



# Economic Exchange Centre

Corporate Office, Al Musalla Tower, 10<sup>th</sup> Floor, Office No. 1004/1005

Khaleed Bin Al Waleed, P.O. Box 116496, Bur Dubai, U.A.E.

Tel No.: +971-4-3796555, Fax No. +971-4-3796565 Email: [info@economicexchangecentre.com](mailto:info@economicexchangecentre.com)

## CORPORATE /CUSTOMER RELATIONSHIP FORM

**CUSTOMER NAME :**

**CUSTOMER ID :**



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Dear Customer,

We thank you for kind interest in **Economic Exchange Centre** and its various services.

**Economic Exchange Centre** guarantees you efficient and friendly customer service, secure and fast money transfer channels, and all – round professionalism.

We are fully abide by the rules & regulations of the Central Bank of the U.A.E.

To help the government in combating the funding for terrorism and money laundering activities, the Central Bank of the UAE has directed all financial institutions to obtain, verify, and record information on all customers transacting above AED 2000.

We consider it furthermore imperative to emphasize our compliance with “Know your Customer’ principle, which is an ongoing process and endeavor.

We call for your support and co – operation in this endeavor by providing us with all the necessary details as requisites in the ensuing pages.

We welcome you to **Economic Exchange Centre**, as one of our valued customers.

Yours sincerely,

**BHARAT R. UNDAVIA**  
General Manager



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## 1. GUIDELINES

1.1 The following forms in the booklet are to be dully filed in and signed.

- (a) Corporate Customer Registration Form
- (b) Letter of Authorizations
- (c) Letter of Representation
- (d) Undertaking for Telegraphic Transfers
- (e) General Undertaking
- (f) Undertaking For "Compliance and Due Diligence" for Remittances
- (g) Indemnity for Instruction through Fax/Telephone/Verbal and Untested instruction.
- (h) General Terms and Conditions

1.2 Documents to be enclosed:

- (a) Copy of the valid Trade License
- (b) Memorandum of Association and other government documents
- (c) Passport copies of Owner / Directors / Managers
- (d) Copy of Tenancy contract / Utility bill
- (e) Current Bank References / Details
  
- (f) Copy of one of the following valid identities of the authorized signatories
  - (1) Work Permit of Labor Card
  - (2) Passport
  - (3) UAE Driving License
  - (4) Emirates ID
  - (5) Proof Address (i.e. Utility Bills / Tenancy Contract)
  
- (C) Copy of one of the following valid identities of the Agents/Representatives.
  - (1) Work Permit or Labour Card
  
  - (2) Passport
  
  - (3) UAE Driving License
  
  - (4) National ID, incase of UAE Nationals
  
  - (5) Other ID.....

(Please specify the type of ID)



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## 2. CORPORATE /CUSTOMER RELATIONSHIP FORM

2.1. Corporate Customer's Details: Date: \_\_\_\_\_

Nature of entity: Company / Partnership / Proprietorship Concern

Entity Name: \_\_\_\_\_ Nature of Business \_\_\_\_\_

**Registered Address:**

Office No.: ..... Building Name: .....

Street: ..... P.O. Box No. .... Emirates: .....

Office Tel No. : ..... Office Fax No.: .....

2.2. Name of Directors/Partners

Sl.No.	Name	Nationality	Passport / ID No.

2.3. Local Bank Account Details

Bank Account No.	Bank Name	Branch

2.4. Since How long business been operational? \_\_\_\_\_

2.5. Average Size of transactions through us? \_\_\_\_\_

2.6. Trade License (TL) Details:

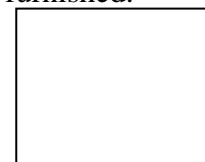
TL No: \_\_\_\_\_ TL Issue At: \_\_\_\_\_

TL Issue Date: \_\_\_\_\_ TL Expiry Date: \_\_\_\_\_

2.7. We hereby certify that the details furnished above are true and correct. We assure Economic Exchange Centre that the money we send / receive / exchange through **Economic Exchange Centre** relates to our legitimate business interests only and free from any terrorist financing or money laundering. We abide by AML/KYC policy guidelines issued by the Central Bank of UAE and international regulators. We will be fully responsible for any of our TT/remittance amount blocked by OFAC/US authorities, any govt. authorities or any intermediary bank and we indemnify EEC for any loss due to such transactions. We will provide all necessary documents as and when required by EEC or any of the bank involved in the remittance.

We undertake to intimate **EEC** of any changes in the above details furnished.

\_\_\_\_\_  
Authorized Signatories



(Company Stamp)



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## 3. Letter of Representation

To  
The Manager  
Economic Exchange Centre  
Dubai, U.A.E.

Date: \_\_\_\_\_

**Dear Sir,**

### Undertaking for Business Transactions/Remittances

3.1. We hereby authorize the following person to send / receive / exchanges money on behalf of our company and to sign the necessary transaction vouchers. His / her original identity documents will be produced by him / her at the time of transaction.

Name of the Employee	ID Details of the Employee	Specimen Signature

3.2. Any Changes in the status of our above representatives will immediately be intimated to you, in writing.

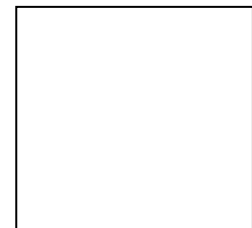
Thanking you  
Yours truly,

\_\_\_\_\_  
Authorized Signatory

Name: .....

Designation: .....

Date: .....



(Company stamp)



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## 4. Letter of Authorizations

Date: \_\_\_\_\_

To  
The Manager,  
Economic Exchange Centre  
Dubai, UAE

Dear Sir,

### **Undertaking for Business Transactions/Remittances**

4.1. We, on behalf of our company, authorize Economic Exchange Centre to:

- Carry out Money Transfers/Exchange of Foreign Currency based on instructions over Fax and / or Telephone.
- Deliver / collect Currency, Drafts, or Transaction Receipts at our premises, based on our request.
- Accept Cheques issued by, or on behalf of, our company as payment for transactions.

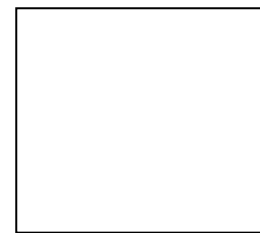
Thanking you  
Yours truly,

\_\_\_\_\_  
Authorized Signatory

Name: .....

Designation: .....

Date: .....



(Company stamp)



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## 5. UNDERTAKING FOR TELE GRAPHIC TRANSFERS

The Manager  
Economic exchange Centre  
Dubai, UAE

Date: \_\_\_\_\_

Dear Sir,

We, hereby undertake that we will not process any TT's related to the following restricted countries/territories.

- |                              |                                 |                |
|------------------------------|---------------------------------|----------------|
| 1. Afghanistan               | 2. Iran                         | 3. Balkans     |
| 4. Ethiopia                  | 5. Libya                        | 6. Iraq        |
| 7. Syria                     | 8. Israel (Block by CBUAE)      | 9. North Korea |
| 10. Yemen                    | 11. Sudan                       | 12. Somalia    |
| 13. Burma (Myanmar)          | 14. Cote d'Ivoire (Ivory Coast) | 15. Cuba       |
| 16. Ecuador                  | 17. Turkmenistan                | 18. Belarus    |
| 19. Lebanon                  | 20. Bosnia & Herzegovina        | 21. Nigeria    |
| 22. Congo (DRC)              | 23. Liberia                     | 24. Ukraine    |
| 25. Central African Republic | 26. Venezuela                   |                |

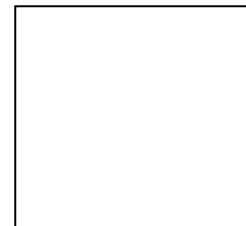
The following countries fall under High Risk countries:

- |                      |              |             |
|----------------------|--------------|-------------|
| 1. Mexico            | 2. Guatemala | 3. Colombia |
| 4. Antigua & Barbuda | 5. Algeria   | 6. Pakistan |
| 7. Turkey            |              |             |

We also undertake that we will abide by the rules & regulation of central bank of the U.A.E. on AML and KYC.

For, \_\_\_\_\_

\_\_\_\_\_  
Authorized Signatory



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## GENERAL UNDERTAKING

Date: \_\_\_\_\_

We, \_\_\_\_\_ registered in \_\_\_\_\_ and having registered office at \_\_\_\_\_ hereby confirm that we are duly licensed and empowered by the concerned regulatory authorities of the \_\_\_\_\_.

Now, in consideration of your allowing us to send the remittance (**TT's/DD's/Western Union/Cash payment etc.**) through your esteemed Exchange Centre, We hereby having completed all the basic formalities with respect to operations and due diligence at our end. We undertake the responsibility that **"ECONOMIC EXCHANGE CENTRE"** would not be held responsible for any loss/ damage / cost due to any factor related to regulations and compliance. However the **"EEC"** will exercise all the precautions in making such remittance and will see that all particulars efforts are being made to reasonable judgment for those factors.

We further confirm and undertake that the remittance are made to our customers or on behalf of our genuine customer/remitters, are well known to us under the rule of **"KNOW YOUR CUSTOMERS" (KYC)**. The record of such remittance and remitters can be provided on demand, and in case of any query about any transaction from any regulatory authorities such information would be ready to available. Kindly note that we would be responsible for keeping the customer information, source of fund, purpose of transfer and any related information, which may be asked by the foreign correspondents and the regulators.

We further certify that the beneficiaries of any Telex Transfer are well known to us/remitter and their record can be provided whenever required by yourselves/ regulatory body.

Thanks and best regards,

Yours truly,

\_\_\_\_\_  
**1. Authorized Signatory**

\_\_\_\_\_  
**2. Authorized Signatory**

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**The General Manager,**  
Economic Exchange Centre,  
Dubai, U.A.E.

Date: \_\_\_\_\_

REF: UNDERTAKING FOR 'COMPLIANCE AND DUE DILIGENCE' FOR REMITTANCES.

Dear Sir,

We confirm and undertake that the remittance are made by us/on behalf of our known customer, and the record of such remittance or beneficiary can be provided to you on demand in case of any query from your correspondent / regulators or yourself.

We assure Economic Exchange Centre that the money we send / receive / exchange are free from any terrorist financing or money laundering & free from all criminal activities. We will abide by AML/KYC policy guidelines issued by the Central bank and international regulators. We will be fully responsible for any of our TT/remittance amount blocked by OFAC/US authorities, any govt. authorities or any intermediary bank and we indemnify EEC for any loss due to such transactions. We will provide all necessary documents as and when required by EEC or any of the bank involved in the remittance.

We undertake to intimate **EEC** of any changes in the above details furnished.

We assure you again that we shall take care of due Diligence and KYC measures.

For,

\_\_\_\_\_  
**1. Authorized Signatory**

\_\_\_\_\_  
**2. Authorized Signatory**

**(Company stamp)**



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## **IDEMNITY FOR INSTURCTION THROUGH FAX/ TELEPHONE/ VERBAL AND UNTESTED INSTRUCTION.**

**The General Manager,**  
Economic Exchange Centre,  
Dubai, UAE

Date: \_\_\_\_\_

Dear Sir,

**Subject: Authorized telephone no. \_\_\_\_\_ fax no. \_\_\_\_\_ for instructions**

I/ We would like to make frequently use of Fax, Telex, Telephone, Verbal and Untested Transmissions for the business correspondence and for instruction to your Exchange Centre relating to my / our assets and accounts place with you under the customer account number mentioned above.

I/ We recognize that the condition set the out hereafter is binding upon me/ us.

### **CONDITIONS:-**

1. I/ We herewith instruct and authorize you ("Economic Exchange Centre") to regularly transmit advice notice and other documents/ information via Fax and Telephone to the specified numbers. Information and Document shall be deemed to be the date and time printed on the transmission report in case of the untested telex or fax message. However in the case of the telephonic/ verbal instructions, the notation of the account officer in charge endorsed by his senior will be deemed to be the date and time of dispatch.
2. I/We herewith instruct and authorize the Exchange to carry out my/ our orders/ instruction transmitted by the above mentioned media ( such as payment orders for the benefit of the third parties and other related matters) provided that:
  - i) The Exchange is clearly able to identify the source of the order either from me/ us.
  - ii) The order is transmitted to the Exchange designated fax, telex and telephone terminals.
  - iii) The order is submitted to an authorized and designated officer of the Exchange Company in the above mentioned way of fax, telex or telephone.
  - iv) The Exchange has correctly fulfilled its obligation if prior to carrying out the order/ instructions in the above mentioned method it used the customary diligence in checking for compliance with the above provisions. The time when the order/ instruction was placed at the Exchange shall be deemed to be the time printed on the fax receipt or telex message in the event of fax or telex instruction and for telephonic instruction, the time that the account officer noted respective files endorsed by his senior.



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- v) I/ We acknowledge the considerable risk that I/We incur with the use of the above mentioned method of giving the Exchange orders/ instruction due to photomechanical co-reception, incomplete transmission, garbled transmission, dialing incorrect fax or telex numbers, erroneous switches through the Network, and miss-communications during telephonic instruction. In addition, I/We are aware that transaction secrecy cannot be ensured by use of the above media.
- vi) I/ We shall bear any and all damages and hereby agree and undertake to indemnify and at all times keep you fully and completely indemnified from and against all claims and demands, actions and proceedings, loss and expenses including legal costs and all other liabilities of whatsoever nature or description which may be made or taken or incurred or suffered by you in connection with or in any manner arising out of your taking such instruction from me/us .and / of from your communicating with me/ us related to business transaction /dealings.

Date \_\_\_\_\_ this day of \_\_\_\_\_ 20 \_\_\_\_\_

1. \_\_\_\_\_  
**Authorized Signatory**

2. \_\_\_\_\_  
**Authorized Signatory**

1. \_\_\_\_\_  
**Witness**

2. \_\_\_\_\_  
**Witness**

(Company stamp)



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## GENERAL TERMS AND CONDITIONS

Date: \_\_\_\_\_

The entire contractual association between the client and the “Economic Exchange Centre” (“EEC”) are, unless a different agreement has been provided for governed by the Condition and regulations issued by the “EEC”, especially its General Rules. The under mentioned conditions serve as clear ruling of the relationship between Economic Exchange Centre and Customer.

1. Signatures are compared with specimens held, however, the “EEC” cannot assume any responsibility for not noticing falsification, unless gross negligence is proved. The “EEC” is not liable to make extensive examination of the legitimating.
2. The “EEC” at its own discretion may take references, as it may consider necessary in regard to the opening of the account.
3. The “EEC” reserves the rights to change the customer any/ all charges that it may have to incur for the maintenance of the account, such charges shall be lay down from time to time.
4. The signature provided in writing to “EEC” is valid until and unless revoked in writing.
5. All enquiries related to any instructions, execution or non-execution of any orders, objections, statement of accounts etc. should be submitted in written within a period of one month. Any complaint received after this period will not be entertained.
6. Communications from “EEC” are considered to have been made when sent to the last mailing address indicated by the customer. The presumed date of dispatch is that appearing on the “EEC’s copy or mailing list.
7. All damages incurred due to lack of adequate means of identification or unrevealed falsification will be borne by the client, so far as no negligence can be traced by “EEC”.
8. The customer bears the risk consequences and all damages incidental to the use of the mail, telephone, telex, Fax, transport or any other means of transmission particularly as a consequence of delay, loss, misunderstanding, mutilation or duplication, unless negligence can be proved on the part of the “EEC”.
9. In the event of any damage incurred due to the non-execution of an order due to any error, omission, mistake from the employees of “EEC” other than technical/legal regulatory issues, EEC is held liable only for the loss of the interest unless attention has been brought to the “EEC” in the particular case for the added risk of damage that could arise.
10. The “EEC” has lien on every type of assets irrespective of the currencies in which they are issued, and, in respect to claim a right to set off on the entire valuable, which they hold or control for account of the customer. The same applies to the credit granted against special security. If the valuable are not issued to bearer they pledged herewith to the “EEC”. In case of customer default, “EEC” is entitled to realize his assets in such a manner as it may choose and without liability (Compulsory or Voluntary).
11. If objection is not submitted within one month then the statement of account is considered to have been approved even through the advice of conformity sent to the client for signature has not been received by the “EEC”. The expressed or tacit agreement of the correctness of the agreement of



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the account includes the acceptance of all the items appearing there in as well as any reserve made by the “EEC”.

12. In case of the customer’s order exceeding his available assets or granted credit, the “EEC” is entitled to exercise it’s discretion in executing orders fully or partially irrespective of the date or of the sequence in which such order are received.
13. It must be distinctly understood that through entries may have been made to the credit of on account and initialed for in the statement of an account, should such credit be made up of Cheque which is to be realized, they are not available for being drawn against, it should not be assumed that the proceeds have actually been realized, in as much as “EEC” reserve the rights to debit the customer account if such Cheque return unpaid.
14. The “EEC” will take care to see the credit entries for funds paid in as well as debit entries are correctly recorded in their respective accounts but in case of any error the “EEC” shall be with in its right to make adjusting entries without notice and recover any amount due from depositor. The “EEC” shall not be liable for damage, loss etc. consequent on such errors.
15. In case of an account standing in the name of two or more persons with joint operation, on the death of one or more of them, the balance if in credit, shall be payable to the survivors with judgment obtained from local court of law. In case of debit balance, all survivors and the estates of deceased person(s) shall be jointly and severally responsible for the repayment their off.
16. Incidental charges may be levied on the account at the end of each half-year, depending on the labor and expenses involved in keeping the account, as ascertained by the “EEC”.
17. The “EEC” reserve the rights to close any account which, in its opinion is not satisfactory operated, or for any other reason whatsoever, which it shall not be incumbent by the “EEC”.
18. Any changes in the address or constitution of the depositor should be immediately communicated to the “EEC”.
19. A receipt for money on behalf of the “EEC” will be valid only if signed by duly authorized officer with “EEC” seal.
20. The “EEC” under no obligation to pay interest on the ledger balance of the client.
21. If “EEC” makes a payment when either there was no balance or insufficient amount for transfer, the client undertakes to pay the overdrawn amount with interest.
22. If there is any change in National or International, Financial, Political, or Economic conditions, currency availability, Exchange Control or other legislation which may effect the transferability, convertibility or availability of specific currency or which may otherwise prevent the “EEC” to fulfill its obligation, the “EEC” or its other branches shall in no way be held liable for any consequences deriving there from.
23. The customer confirm that the DD/TT/Cash deposited are generated out of the business and are in no way connected with Narcotics or Money Laundering.
24. All transactions/deals/claims shall be governed by the UAE Law.

I/ We acknowledge having noted the general terms & conditions and consider myself / ourselves bound by them.

Authorized Signatory / ies \_\_\_\_\_

(Company stamp)



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## 6. QUICK CHECK-LIST

### 5.1. Documents Enclosed (Please $\checkmark$ the appropriate box/boxes)

- Valid Trade License
- Partner's Passport
- Tenancy Contract/Utility bill

### 5.2. FOR AUTHORISED SIGNATORIES

- (1) Work Permit or Labour Card
- (2) Passport
- (3) UAE Driving License
- (4) National ID (for UAE nationals only)
- (5) Other ID.....

### 5.3. FOR AGENTS / REPRESENTATIVE

- (1) Work Permit or Labour Card
- (2) Passport
- (3) UAE Driving License
- (4) National ID (for UAE nationals only)
- (5) Other ID.....

## 7. DISCLAIMER

6.1. The terms and conditions, including the rates and charges enlisted in the proposal submitted on behalf of **Economic Exchange Centre** are subject to changes in relation to the market fluctuations.

6.2. Further, the transaction executed by **Economic Exchange Centre** is subject to the condition that it will not be held liable for delay / non payment / underpayment or non-delivery, due to reasons beyond its control and / or disruption of communication systems.

6.3. **Economic Exchange Centre** shall not be held responsible for any inadequacy or inaccuracy of the information provided by the customer.



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## DETAILS OF ID (FOR OFFICE USE)

<u>DATE</u>	<u>NAME</u>	<u>ID TYPE</u>	<u>ID NO.</u>	<u>ISSUED BY</u>	<u>ISSUED ON</u>	<u>VALID UP TO</u>	<u>INITIALS</u>



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(For Office Use)

Documents verified by \_\_\_\_\_ sign \_\_\_\_\_

Site visit conducted by \_\_\_\_\_ on \_\_\_\_\_

Notes:

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